

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
PROVISION FOR BAD DEBT
For the Month of June 1996

03-Jul-96
03:05 PM
SCHBD06.WK3

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	≥360	BILLED & UNBILLED TOTAL	BILLED TOTAL
FACILITY TOTALS												
A	OUTSIDE LAB		0	0	0	0	0	0	20,721	377,887	398,608 ✓	398,608
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	7.50%	8.05%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,554	30,416	31,970	31,970
B	BLUE CROSS	0	(10,464)	0	0	0	0	0	4,224,857	2,837,596	7,051,989 ✓	7,051,989
	ALLOWANCE PERCENT	ERR	2.31%	ERR	ERR	ERR	ERR	ERR	8.09%	17.49%		
	REQUIRED ALLOWANCE	0	(242)	0	0	0	0	0	341,940	498,363	838,061	838,061
C	CONTRACT PAYOR	0	0	0	0	0	0	0	2,918	15,905	18,823 ✓	18,823
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,459	7,952	9,411	9,411
D	DPA (O/P)	0	866	0	0	0	0	0	489,872	678,491	1,169,228 ✓	1,169,228
	ALLOWANCE PERCENT	n/a	1.44%	n/a	n/a	n/a	n/a	n/a	1.15%	2.65%		
	REQUIRED ALLOWANCE	0	12	0	0	0	0	0	5,634	17,952	23,598	23,598
E	HEALTH PASS	0	324	0	0	0	0	0	726,464	316,984	1,043,771 ✓	1,043,771
	ALLOWANCE PERCENT	n/a	1.55%	n/a	n/a	n/a	n/a	n/a	15.63%	7.05%		
	REQUIRED ALLOWANCE	0	5	0	0	0	0	0	113,547	22,351	135,903	135,903
F	NJ MEDICAID	0	(115)	0	0	0	0	0	318,470	990,525	1,308,880 ✓	1,308,880
	ALLOWANCE PERCENT	n/a	3.95%	n/a	n/a	n/a	n/a	n/a	40.25%	77.11%		
	REQUIRED ALLOWANCE	0	(5)	0	0	0	0	0	128,197	763,801	891,993	891,993
G	NO FAULT	0	74	0	0	0	0	0	16,931	31,063	48,069 ✓	48,069
	ALLOWANCE PERCENT	n/a	16.75%	n/a	n/a	n/a	n/a	n/a	26.03%	48.06%		
	REQUIRED ALLOWANCE	0	12	0	0	0	0	0	4,407	14,928	19,347	19,347
H	OTHER HMO	0	341	0	0	0	0	0	451,830	141,392	593,563 ✓	593,563
	ALLOWANCE PERCENT	n/a	1.77%	n/a	n/a	n/a	n/a	n/a	7.36%	18.53%		
	REQUIRED ALLOWANCE	0	6	0	0	0	0	0	33,273	26,203	59,483	59,483
I	DEL VAL HMO	0	0	0	0	0	0	0	0	96	96 ✓	96
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	29	29	29
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	104,288	97,820	202,108 ✓	202,108
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	42.01%	76.55%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	43,812	74,879	118,691	118,691
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	19,802	22,024	41,826 ✓	41,826
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	1.94%	1.94%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	384	427	811	811

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FACILITY TOTALS												
L	MCP CARE		0	0	0	0	0	0	(1,403)	439,289	437,886 ✓	437,886
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	49.18%	87.01%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	(690)	382,214	381,524	381,524
M	MEDICARE		0	(141)	0	0	0	0	296,966	839,708	1,136,533 ✓	1,136,533
	ALLOWANCE PERCENT	n/a	-3.39%	n/a	n/a	n/a	n/a	n/a	2.37%	1.99%		
	REQUIRED ALLOWANCE	0	5	0	0	0	0	0	7,038	16,714	23,756	23,756
N	INSURANCE		0	(153,875)	0	0	0	0	659,602	203,175	708,902 ✓	708,902
	ALLOWANCE PERCENT	n/a	9.86%	n/a	n/a	n/a	n/a	n/a	5.92%	11.27%		
	REQUIRED ALLOWANCE	0	(15,167)	0	0	0	0	0	39,073	22,892	46,798	46,798
P	SELF PAY		0	38,239	0	0	0	0	764,171	(218,424)	583,986 ✓	583,986
	ALLOWANCE PERCENT	n/a	59.74%	n/a	n/a	n/a	n/a	n/a	73.96%	90.00%		
	REQUIRED ALLOWANCE	0	22,844	0	0	0	0	0	565,200	(196,581)	391,463	391,463
Q	HEALTH PARTNER		0	2,488	0	0	0	0	1,577,117	672,659	2,252,263 ✓	2,252,263
	ALLOWANCE PERCENT	n/a	2.28%	n/a	n/a	n/a	n/a	n/a	22.21%	-5.40%		
	REQUIRED ALLOWANCE	0	57	0	0	0	0	0	350,256	(36,309)	314,004	314,004
R	POLICE & FIRE		0	424	0	0	0	0	239	31,165	31,828 ✓	31,828
	ALLOWANCE PERCENT	n/a	2.00%	n/a	n/a	n/a	n/a	n/a	2.00%	24.38%		
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	5	7,599	7,612	7,612
S	O/P STATE PROG		0	1	0	0	0	0	137,821	25,748	163,670 ✓	163,670
	ALLOWANCE PERCENT	n/a	1.40%	n/a	n/a	n/a	n/a	n/a	49.54%	1.40%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	68,332	360	68,692	68,692
T	MEDICAL ASST		0	(6,758)	0	0	0	0	2,805,457	1,108,263	3,906,962 ✓	3,906,962
	ALLOWANCE PERCENT	n/a	0.64%	n/a	n/a	n/a	n/a	n/a	32.67%	70.77%		
	REQUIRED ALLOWANCE	0	(43)	0	0	0	0	0	916,629	784,291	1,700,878	1,700,878

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CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	≥360	BILLED & UNBILLED TOTAL	BILLED TOTAL
FACILITY TOTALS												
U	HMO	0	(15)	0	0	0	0	0	1,784,845	558,430	2,343,059 ✓	2,343,059
	ALLOWANCE PERCENT	n/a	-12.40%	n/a	n/a	n/a	n/a	n/a	6.58%	7.34%		
	REQUIRED ALLOWANCE	0	2	0	0	0	0	0	117,447	40,984	158,433	158,433
V	TITLE V	0	0	0	0	0	0	0	319	974	1,293 ✓	1,293
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	3.40%	3.40%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	11	33	44	44
W	CHAMPUS	0	162	0	0	0	0	0	626,190	46,002	672,354 ✓	672,354
	ALLOWANCE PERCENT	n/a	4.90%	n/a	n/a	n/a	n/a	n/a	13.99%	18.00%		
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	87,620	8,282	95,910	95,910
X	PENDING MA	0	36,353	0	0	0	0	0	195,850	4,609	236,811 ✓	236,811
	ALLOWANCE PERCENT	n/a	70.00%	n/a	n/a	n/a	n/a	n/a	74.54%	17.64%		
	REQUIRED ALLOWANCE	0	25,447	0	0	0	0	0	145,989	813	172,249	172,249
Y	KEYSTONE EAST	0	11	0	0	0	0	0	1,120,844	569,388	1,790,342 ✓	1,790,342
	ALLOWANCE PERCENT	n/a	1.58%	n/a	n/a	n/a	n/a	n/a	6.44%	13.90%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	72,133	93,027	165,160	165,160
Z	CHARITY CARE	0	0	0	0	0	0	0	41,960	(8,240)	33,720 ✓	33,720
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	41,960	(8,240)	33,720	33,720
***TOTAL FACILITY A/R BAL		0	(92,087) ✓	0	0	0	0	0	16,386,129 ✓	9,882,529 ✓	26,178,571 ✓	26,178,571
***TOTAL FACILITY REQ ALLOW		0	32,951	0	0	0	0	0	3,085,209	2,571,381	5,656,590	5,656,590
***RESERVE % OF A/R BAL		ERR	-35.8%	ERR	ERR	ERR	ERR	ERR	18.8%	26.0%	0	21.7%
Z	CHARITY CARE	0	0	0	0	0	0	0	41,960	(8,240)	33,720	33,720
	ALLOWANCE PERCENT	n/a	n/a	n/a	n/a	n/a	n/a	n/a	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	41,960	(8,240)	33,720	33,720
***ADJ FACILITY A/R BAL		0	(92,087)	0	0	0	0	0	16,344,169	9,890,768	26,142,851	26,142,851
***ADJ FACILITY REQ ALLOW		0	32,951	0	0	0	0	0	3,043,249	2,579,621	5,655,820	5,655,820
***RESERVE % OF A/R BAL		ERR	-35.8%	ERR	ERR	ERR	ERR	ERR	18.6%	26.1%	0	21.6%

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INPATIENT TOTALS												
A	OUTSIDE LAB	0	0	0	0	0	0	0	0	4,880	4,880	4,880
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	2,440	2,440	2,440
B	BLUE CROSS	0	(14,036)	0	0	0	0	0	3,321,879	2,461,507	5,769,351	5,769,351
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	20.00%		
	REQUIRED ALLOWANCE	0	(281)	0	0	0	0	0	332,188	492,301	824,209	824,209
C	CONTRACT PAYOR	0	0	0	0	0	0	0	175	12,188	12,363	12,363
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	88	6,094	6,181	6,181
D	DPA (O/P)	0	65	0	0	0	0	0	0	12,104	12,170	12,170
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	3	0	0	0	0	0	0	10,289	10,292	10,292
E	HEALTH PASS	0	0	0	0	0	0	0	211,118	20,886	232,014	232,014
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	105,559	17,762	123,321	123,321
F	NJ MEDICAID	0	0	0	0	0	0	0	251,068	894,109	1,145,177	1,145,177
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	125,534	759,993	885,527	885,527
G	NO FAULT	0	0	0	0	0	0	0	11,860	29,247	41,106	41,106
	ALLOWANCE PERCENT	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	25.00%	30.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	3,558	14,623	18,181	18,181
H	OTHER HMO	0	113	0	0	0	0	0	309,029	84,179	393,321	393,321
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	2	0	0	0	0	0	30,903	25,254	56,159	56,159
I	DEL VAL HMO	0	0	0	0	0	0	0	0	0	0	0
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	0	0
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	87,232	87,960	175,192	175,192
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	43,616	74,766	118,382	118,382
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	0	0	0	0
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	0	0

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INPATIENT TOTALS												
L	MCP CARE	0	0	0	0	0	0	0	(680)	381,404	380,724	380,724
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	381,404	380,724
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	(680)	381,404	380,724	380,724
M	MEDICARE	0	317	0	0	0	0	0	129,361	46,725	176,403	176,403
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	5.00%	30.00%	14,017	20,492
	REQUIRED ALLOWANCE	0	6	0	0	0	0	0	6,468	14,017	20,492	20,492
N	COMM INSUR	0	(151,466)	0	0	0	0	0	366,389	110,817	325,539	325,539
	ALLOWANCE PERCENT	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	10.00%	20.00%	22,123	43,616
	REQUIRED ALLOWANCE	0	(15,147)	0	0	0	0	0	36,639	22,123	43,616	43,616
P	SELF PAY	0	38,040	0	0	0	0	0	533,486	38,255	609,781	609,781
	ALLOWANCE PERCENT	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	60.00%	80.00%	90.00%	34,430	484,042
	REQUIRED ALLOWANCE	0	22,824	0	0	0	0	0	426,789	34,430	484,042	484,042
Q	HEALTH PARTNER	0	309	0	0	0	0	0	665,885	(59,073)	607,121	607,121
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	60.00%	85.00%	332,942	282,746
	REQUIRED ALLOWANCE	0	15	0	0	0	0	0	332,942	(50,212)	282,746	282,746
R	POLICE & FIRE	0	424	0	0	0	0	0	0	24,812	25,336	25,336
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	5.00%	30.00%	7,474	7,482
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	0	7,474	7,482	7,482
S	OP STATE PROG	0	0	0	0	0	0	0	136,627	0	136,627	136,627
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%	68,314	68,314
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	68,314	0	68,314	68,314
T	MEDICAL ASST	0	350	0	0	0	0	0	1,818,445	920,821	2,737,616	2,737,616
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%	908,223	1,690,938
	REQUIRED ALLOWANCE	0	18	0	0	0	0	0	908,223	782,698	1,690,938	1,690,938

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INPATIENT TOTALS												
U	HMO	0	560	0	0	0	0	0	1,058,244	112,851	1,171,655	1,171,655
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	11	0	0	0	0	0	105,824	33,855	139,691	139,691
V	TITLE V	0	0	0	0	0	0	0	0	0	0	0
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	50.00%	85.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	0	0	0
W	CHAMPUS	0	0	0	0	0	0	0	563,730	24,016	587,746	587,746
	ALLOWANCE PERCENT	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	15.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	84,560	7,205	91,764	91,764
X	PENDING MA	0	36,353	0	0	0	0	0	194,284	0	230,636	230,636
	ALLOWANCE PERCENT	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	70.00%	75.00%	100.00%		
	REQUIRED ALLOWANCE	0	25,447	0	0	0	0	0	145,713	0	171,169	171,169
Y	KEYSTONE EAST	0	0	0	0	0	0	0	646,346	290,115	936,461	936,461
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	10.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	64,635	87,034	151,669	151,669
Z	CHARITY CARE	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
***TOTAL INPATNT A/R BAL		0	(88,972)	0	0	0	0	0	10,330,371	5,478,583	15,718,983 ✓	15,718,983
***TOTAL INPATNT REQ ALLOW		0	32,908	0	0	0	0	0	2,848,763	2,704,421	5,586,092	5,586,092
***RESERVE % OF A/R BAL		ERR	-37.0%	ERR	ERR	ERR	ERR	ERR	27.6%	49.4%	0	35.5%
Z	CHARITY CARE	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	27,892	(19,129)	8,763	8,763
***ADJ INPATNT A/R BAL		0	(88,972)	0	0	0	0	0	10,302,479	5,497,712	15,711,219	15,711,219
***ADJ INPATNT REQ ALLOW		0	32,908	0	0	0	0	0	2,820,871	2,723,550	5,577,328	5,577,328
***RESERVE % OF A/R BAL		ERR	-37.0%	ERR	ERR	ERR	ERR	ERR	27.4%	49.5%	0	35.5%

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
PROVISION FOR BAD DEBT
For the Month of June 1996

Before contract adjustment - see not notated the following

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	≥360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
A	OUTSIDE LAB	0	0	0	0	0	0	0	20,721	373,007	393,728	393,728
	ALLOWANCE PERCENT	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%	7.50%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,554	27,976	29,530	29,530
B	BLUE CROSS	0	3,572	0	0	0	0	0	902,977	376,089	1,282,838	1,282,838
	ALLOWANCE PERCENT	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%	1.08%		
	REQUIRED ALLOWANCE	0	38	0	0	0	0	0	9,752	4,062	13,852	13,852
C	CONTRACT PAYOR	0	0	0	0	0	0	0	2,743	3,717	6,460	6,460
	ALLOWANCE PERCENT	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	1,372	1,858	3,230	3,230
D	DPA (O/P)	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059
	ALLOWANCE PERCENT	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%		
	REQUIRED ALLOWANCE	0	9	0	0	0	0	0	5,634	7,663	13,306	13,306
E	HEALTH PASS	0	324	0	0	0	0	0	515,346	296,088	811,757	811,757
	ALLOWANCE PERCENT	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%	1.55%		
	REQUIRED ALLOWANCE	0	5	0	0	0	0	0	7,988	4,589	12,582	12,582
F	NJ MEDICAID	0	(115)	0	0	0	0	0	67,402	96,416	163,703	163,703
	ALLOWANCE PERCENT	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%	3.95%		
	REQUIRED ALLOWANCE	0	(5)	0	0	0	0	0	2,662	3,808	6,466	6,466
G	NO FAULT	0	74	0	0	0	0	0	5,071	1,817	6,962	6,962
	ALLOWANCE PERCENT	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%	16.75%		
	REQUIRED ALLOWANCE	0	12	0	0	0	0	0	849	304	1,166	1,166
H	OTHER HMO	0	228	0	0	0	0	0	142,801	57,213	200,242	200,242
	ALLOWANCE PERCENT	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%	1.66%		
	REQUIRED ALLOWANCE	0	4	0	0	0	0	0	2,370	950	3,324	3,324
I	DEL VAL HMO	0	0	0	0	0	0	0	0	96	96	96
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	30.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	0	29	29	29
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	17,056	9,860	26,916	26,916
	ALLOWANCE PERCENT	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	196	113	310	310
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	19,802	22,024	41,826	41,826
	ALLOWANCE PERCENT	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%	1.94%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	384	427	811	811

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
PROVISION FOR BAD DEBT
For the Month of June 1996

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	≥360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
L	MCP CARE	0	0	0	0	0	0	0	(723)	57,886	57,163	57,163
	ALLOWANCE PERCENT	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	(10)	810	800	800
M	MEDICARE	0	(458)	0	0	0	0	0	167,605	792,983	960,130	960,130
	ALLOWANCE PERCENT	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%	0.34%		
	REQUIRED ALLOWANCE	0	(2)	0	0	0	0	0	570	2,696	3,264	3,264
N	INSURANCE	0	(2,408)	0	0	0	0	0	293,213	92,558	383,363	383,363
	ALLOWANCE PERCENT	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%	0.83%		
	REQUIRED ALLOWANCE	0	(20)	0	0	0	0	0	2,434	768	3,182	3,182
P	SELF PAY	0	199	0	0	0	0	0	230,685	(256,679)	(25,794)	(25,794)
	ALLOWANCE PERCENT	58.80%	10.00%	10.00%	20.00%	30.00%	40.00%	50.00%	60.00%	80.00%		
	REQUIRED ALLOWANCE	0	20	0	0	0	0	0	138,411	(231,011)	(92,580)	(92,580)
Q	HEALTH PARTNER	0	2,179	0	0	0	0	0	911,232	731,731	1,645,142	1,645,142
	ALLOWANCE PERCENT	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%	1.90%		
	REQUIRED ALLOWANCE	0	41	0	0	0	0	0	17,313	13,903	31,256	31,256
R	POLICE & FIRE	0	0	0	0	0	0	0	239	6,253	6,492	6,492
	ALLOWANCE PERCENT	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	5	125	130	130
S	OP STATE PROG	0	1	0	0	0	0	0	1,294	26,748	27,043	27,043
	ALLOWANCE PERCENT	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%	1.40%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	18	360	379	379
T	MEDICAL ASST	0	(7,108)	0	0	0	0	0	989,012	187,441	1,169,345	1,169,345
	ALLOWANCE PERCENT	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%		
	REQUIRED ALLOWANCE	0	(60)	0	0	0	0	0	8,407	1,593	9,939	9,939

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
PROVISION FOR BAD DEBT
For the Month of June 1996

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	≥360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
U	HMO	0	(576)	0	0	0	0	0	726,401	445,578	1,171,404	1,171,404
	ALLOWANCE PERCENT	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%	1.60%		
	REQUIRED ALLOWANCE	0	(9)	0	0	0	0	0	11,822	7,129	18,742	18,742
V	TITLE V	0	0	0	0	0	0	0	319	974	1,293	1,293
	ALLOWANCE PERCENT	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%	3.40%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	11	33	44	44
W	CHAMPUS	0	162	0	0	0	0	0	62,460	21,987	84,608	84,608
	ALLOWANCE PERCENT	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%	4.90%		
	REQUIRED ALLOWANCE	0	8	0	0	0	0	0	3,061	1,077	4,148	4,148
X	PENDING MA	0	0	0	0	0	0	0	1,586	4,609	6,175	6,175
	ALLOWANCE PERCENT	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%	17.64%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	276	813	1,089	1,089
Y	KEYSTONE EAST	0	11	0	0	0	0	0	474,598	379,273	853,881	853,881
	ALLOWANCE PERCENT	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%	1.58%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	7,499	5,993	13,491	13,491
Z	CHARITY CARE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
***TOTAL OUTPATNT A/R BAL		0	(3,115)	0	0	0	0	0	6,055,758	4,403,945	10,456,588	10,456,588
***TOTAL OUTPATNT REQ ALLOW		0	43	0	0	0	0	0	236,446	(133,040)	103,449	103,449
***RESERVE % OF A/R BAL		ERR	-1.4%	ERR	ERR	ERR	ERR	ERR	3.9%	-3.0%	1.0%	1.0%
Z	CHARITY CARE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
	ALLOWANCE PERCENT	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	REQUIRED ALLOWANCE	0	0	0	0	0	0	0	14,068	10,889	24,957	24,957
***ADJ OUTPATNT A/R BAL		0	(3,115)	0	0	0	0	0	6,041,690	4,393,056	10,431,631	10,431,631
***ADJ OUTPATNT REQ ALLOW		0	43	0	0	0	0	0	222,378	(143,929)	78,492	78,492
***RESERVE % OF A/R BAL		ERR	-1.4%	ERR	ERR	ERR	ERR	ERR	3.7%	-3.3%	0.8%	0.8%

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
NET OUTPATIENT ACCOUNTS RECEIVABLE
For the Month of June 1998

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
A	OUTSIDE LAB	0	0	0	0	0	0	0	20,721	373,007	393,728	393,728
	REIMBURSEMENT %	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%	22.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	4,559	82,061	86,620	86,620
B	BLUE CROSS	0	3,572	0	0	0	0	0	902,977	376,089	1,282,638	1,282,638
	REIMBURSEMENT %	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%	50.00%		
	NET ACCTS RECEIVABLE	0	1,786	0	0	0	0	0	451,489	188,045	641,319	641,319
C	CONTRACT PAYOR	0	0	0	0	0	0	0	2,743	3,717	6,460	6,460
	REIMBURSEMENT %	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%	84.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	2,304	3,122	5,426	5,426
D	DPA (O/P)	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059
	REIMBURSEMENT %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	NET ACCTS RECEIVABLE	0	801	0	0	0	0	0	489,872	666,387	1,157,059	1,157,059
E	HEALTH PASS	0	324	0	0	0	0	0	515,348	296,088	811,757	811,757
	REIMBURSEMENT %	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%	46.00%		
	NET ACCTS RECEIVABLE	0	149	0	0	0	0	0	237,059	136,200	373,408	373,408
F	NJ MEDICAID	0	(115)	0	0	0	0	0	67,402	96,416	163,703	163,703
	REIMBURSEMENT %	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%	68.00%		
	NET ACCTS RECEIVABLE	0	(78)	0	0	0	0	0	45,833	65,563	111,318	111,318
G	NO FAULT	0	74	0	0	0	0	0	5,071	1,817	6,962	6,962
	REIMBURSEMENT %	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%	54.00%		
	NET ACCTS RECEIVABLE	0	40	0	0	0	0	0	2,739	981	3,760	3,760
H	OTHER HMO	0	228	0	0	0	0	0	142,801	57,213	200,242	200,242
	REIMBURSEMENT %	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%	77.00%		
	NET ACCTS RECEIVABLE	0	176	0	0	0	0	0	109,958	44,054	154,186	154,186
I	DEL VAL HMO	0	0	0	0	0	0	0	0	96	96	96
	REIMBURSEMENT %	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	96	96	96
J	DELAWARE MEDICAID	0	0	0	0	0	0	0	17,056	9,860	26,916	26,916
	REIMBURSEMENT %	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%	44.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	7,505	4,338	11,843	11,843
K	NJ BLUE CROSS O/P	0	0	0	0	0	0	0	19,802	22,024	41,826	41,826
	REIMBURSEMENT %	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%	55.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	10,891	12,113	23,004	23,004

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
NET OUTPATIENT ACCOUNTS RECEIVABLE
For the Month of June 1996

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
L	MCP CARE	0	0	0	0	0	0	0	(723)	57,886	57,163	57,163
	REIMBURSEMENT %	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	0	0	0	0
M	MEDICARE	0	(458)	0	0	0	0	0	167,605	782,983	960,130	960,130
	REIMBURSEMENT %	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%	29.00%		
	NET ACCTS RECEIVABLE	0	(133)	0	0	0	0	0	48,605	229,965	278,438	278,438
N	INSURANCE	0	(2,408)	0	0	0	0	0	293,213	92,558	383,363	383,363
	REIMBURSEMENT %	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%	90.00%		
	NET ACCTS RECEIVABLE	0	(2,168)	0	0	0	0	0	263,892	83,302	345,026	345,026
P	SELF PAY	0	199	0	0	0	0	0	230,685	(256,679)	(25,794)	(25,794)
	REIMBURSEMENT %	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%	83.00%		
	NET ACCTS RECEIVABLE	0	165	0	0	0	0	0	191,469	(213,043)	(21,409)	(21,409)
Q	HEALTH PARTNER	0	2,179	0	0	0	0	0	911,232	731,731	1,645,142	1,645,142
	REIMBURSEMENT %	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%	39.00%		
	NET ACCTS RECEIVABLE	0	850	0	0	0	0	0	355,380	285,375	641,805	641,605
R	POLICE & FIRE	0	0	0	0	0	0	0	239	6,253	6,492	6,492
	REIMBURSEMENT %	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%	87.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	208	5,440	5,648	5,648
S	OP STATE PROG	0	1	0	0	0	0	0	1,294	25,748	27,043	27,043
	REIMBURSEMENT %	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%	20.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	259	5,150	5,409	5,409
T	MEDICAL ASST	0	(7,108)	0	0	0	0	0	989,012	187,441	1,169,345	1,169,345
	REIMBURSEMENT %	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%	12.00%		
	NET ACCTS RECEIVABLE	0	(853)	0	0	0	0	0	118,681	22,493	140,321	140,321
U	HMO	0	(576)	0	0	0	0	0	726,401	445,579	1,171,404	1,171,404
	REIMBURSEMENT %	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%	82.00%		
	NET ACCTS RECEIVABLE	0	(472)	0	0	0	0	0	595,849	365,375	960,552	960,552

ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
NET OUTPATIENT ACCOUNTS RECEIVABLE
For the Month of June 1996

CODE	FINANCIAL CLASS	NOT BILLED	0-30	31-60	61-90	91-120	121-150	151-180	181-360	>360	BILLED & UNBILLED TOTAL	BILLED TOTAL
OUTPATIENT TOTALS												
V	TITLE V	0	0	0	0	0	0	0	319	974	1,293	1,293
	REIMBURSEMENT %	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%	63.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	201	614	815	815
W	CHAMPUS	0	162	0	0	0	0	0	62,460	21,987	84,608	84,608
	REIMBURSEMENT %	93.00%	93.00%	93.00%	93.00%	93.00%	93.00%	93.00%	93.00%	93.00%		
	NET ACCTS RECEIVABLE	0	151	0	0	0	0	0	58,087	20,448	78,686	78,686
X	PENDING MA	0	0	0	0	0	0	0	1,565	4,609	6,175	6,175
	REIMBURSEMENT %	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%	9.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	141	415	556	556
Y	KEYSTONE EAST	0	11	0	0	0	0	0	474,598	379,273	853,881	853,881
	REIMBURSEMENT %	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%	71.00%		
	NET ACCTS RECEIVABLE	0	7	0	0	0	0	0	338,984	269,284	608,255	608,255
Z	CHARITY CARE	0	0	0	0	0	0	0	14,088	10,889	24,957	24,957
	REIMBURSEMENT %	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%	4.00%		
	NET ACCTS RECEIVABLE	0	0	0	0	0	0	0	563	436	998	998
***TOTAL OUTPATNT A/R BAL		0	(3,115)	0	0	0	0	0	6,055,758	4,403,945	10,458,588	10,458,588
***TOTAL OUTPATNT NET A/R		0	421	0	0	0	0	0	3,332,306	2,278,213	5,610,939	5,610,939
***RESERVE % OF A/R BAL			-13.5%						55.0%	51.7%	53.7%	53.7%

EXHIBIT 0117

DEPOSITION
EXHIBIT117
AKFKAHNEMANN UNIVERSITY HOSPITAL
INPATIENT BAD DEBT RESERVE CALCULATION
06/30/96

Note: The reserve calculation below is based on the aged by final billed date methodology.

CLASS	TOTAL	INHOUSE & DNFB (NET	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
		(1) * (2)=									
3 MISC HMO CONTRACTS	1,493,770	0	0	160,475	210,103	190,815	221,159	163,335	273,681	161,592	112,609
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	379,214	0	0	0	0	0	61,280	35,758	76,026	40,107	166,044
B BLUE CROSS- BANK & FED	6,769	0	0	0	0	0	0	0	5,580	619	570
C HMO PA/NJ	1,789,323	0	0	76,050	50,621	82,389	106,621	150,061	150,492	161,165	1,011,925
D DISCONTINUED	1,464	0	0	0	0	0	0	0	0	0	1,464
E COMMERCIAL	1,263,910	A 179,420	241,915	130,474	79,787	44,344	16,344	42,087	(21,615)	77,632	473,523
F MEDICARE	186,096	(1) * (2)=	0	0	0	0	35,343	17,724	38,400	5,426	88,202
G PA MED ASSISTANCE	1,599,283	0	155,653	87,524	46,471	21,910	33,479	66,399	133,564	163,734	890,548
H PA MED ASSIST APPS	450,864	148,743	50,357	45,608	51,771	27,843	113,147	7,372	0	0	6,021
I HEALTH PASS/MANAGED MA	757,992	96,154	111,028	122,705	21,579	105,279	32,740	23,744	195,179	20,813	28,770
K NJ MED ASSIST	931,842	0	18,167	11,998	26,206	9,798	9,950	6,700	47,784	70,202	731,036
L WORKER COMP	115,218	1,811	21,008	18,949	14,160	14,507	4,476	2,749	5,925	(278)	31,909
M DISCONTINUED	50,737	0	0	0	0	0	764	368	17,896	2,921	28,788
N MISC 3rd PARTIES/OTHER IP	497,750	6,496	10,057	9,074	13,112	14,179	13,605	19,874	62,562	14,485	334,305
P HAHN BC FLEX	5,037	0	676	338	0	91	231	0	1,240	686	1,775
S SELF PAY	5,528,980	27,307	381,133	424,042	359,731	366,252	629,718	352,062	1,177,171	(284,114)	2,095,678
REQUIRED RESERVE	15,058,248 53-557	459,931	989,996	1,087,235	873,542	877,409	1,279,858	888,234	2,163,885	434,991	6,003,167

A- Commercial reserve is calculated based on gross A/R less estimated contractual percentage.

(1) * (2) * (80%) with the exception of Inhouse & DNFB.

Note: The reserve calculation below is based on the aged by discharge date methodology.

CLASS	TOTAL	INHOUSE & DNFB (NET	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
		(3) * (2)=									
3 MISC HMO CONTRACTS	1,633,306	0	0	159,831	210,806	193,795	238,453	184,601	317,325	163,266	165,230
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	386,262	0	0	0	0	0	42,932	37,504	91,512	36,958	177,356
B BLUE CROSS- BANK & FED	6,769	0	0	0	0	0	0	0	5,580	619	570
C HMO PA/NJ	1,858,051	0	0	84,902	60,063	97,278	87,924	159,874	172,746	135,679	1,059,585
D DISCONTINUED	1,464	0	0	0	0	0	0	0	0	0	1,464
E COMMERCIAL	1,273,396	A 179,420	206,273	136,564	107,925	45,991	12,076	13,172	9,438	73,922	488,614
F MEDICARE	188,977	(3) * (2)=	0	0	0	0	35,488	17,730	38,501	5,604	91,654
G PA MED ASSISTANCE	1,651,975	0	123,931	90,450	41,737	36,848	16,943	32,811	136,404	186,884	985,967
H PA MED ASSIST APPS	450,864	148,743	11,793	19,931	48,927	32,739	36,951	14,376	49,845	56,885	30,675
I HEALTH PASS/MANAGED MA	761,628	96,154	88,678	137,919	25,919	83,756	58,782	6,714	213,813	19,310	30,583
K NJ MED ASSIST	950,205	0	12,332	14,324	25,606	14,308	4,791	8,320	62,818	67,053	740,654
L WORKER COMP	115,219	1,811	20,722	16,380	16,382	15,140	4,477	2,747	5,928	(278)	31,909
M DISCONTINUED	52,377	0	0	0	0	0	739	393	17,896	871	32,477

CL 001097

N MISC 3rd PARTIES/OTHER IP	513,172	1	6,496	10,057	6,383	13,708	4,744	3,800	35,837	52,385	29,408	350,354
P HAHN BC FLEX	5,037	1	0	676	338	0	91	231	0	1,240	686	1,775
S SELF PAY	5,789,937	1	27,3	10,166	412,744	343,174	296,951	326,183	356,286	1,242,943	(334,701)	2,812,884
REQUIRED RESERVE	15,638,638		459,931	780,629	1,079,767	894,249	821,640	869,769	870,366	2,418,373	442,165	7,001,751

A- Commercial reserve is calculated based on gross A/R less estimated contractual percentage.
 (3) * (2) * (80%) with the exception of Inhouse & DNFB.

Reserve difference due to change in historic aging methodology:

Reserve using final billed aging	15,058,248
Reserve using discharge date	15,638,638
Difference	(580,390)

Note:

C&L does not propose an entry for the difference between the two reserve calculations because C&L has prepared an additional analysis for the bad debt reserve using AGH's reserve percentages and the client has booked an additional reserve.

CL 001098

HAHNEMANN UNIVERSITY HOSPITAL
ACCOUNTS RECEIVABLE AGING - INPATIENT
June 30, 1996

AGED FROM FINAL BILL DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(1)											
3 MISC HMO CONTRACTS	14,810,207	1,916,375		3,209,499	2,101,031	1,272,102	1,105,797	653,339	912,271	323,185	125,121
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	12,839,209	1,141,009	1,996,860	1,908,239	1,372,533	496,720	1,225,592	715,168	1,520,516	802,131	1,660,441
B BLUE CROSS- BANK & FED	144,692	0	0	0	15,015	0	0	0	111,594	12,386	5,697
C HMO PA/NJ	8,278,279	811,751	2,140,461	1,520,992	506,212	549,257	426,484	500,203	376,229	322,330	1,124,361
D DISCONTINUED	1,627	0	0	0	0	0	0	0	0	0	1,627
E COMMERCIAL	9,506,486	1,794,202	3,023,943	1,630,920	997,337	369,535	136,196	263,043	(135,096)	242,599	1,183,807
F&R MEDICARE	13,856,305	3,549,938	6,035,212	953,575	236,206	241,482	726,861	354,489	767,993	108,529	882,020
G PA MED ASSISTANCE	9,367,447	900,088	1,556,535	875,241	464,710	219,101	334,792	265,598	534,256	654,936	3,562,190
H PA MED ASSIST APPS	1,505,970	297,486	201,428	182,434	207,086	111,373	452,590	29,489	0	0	24,085
I HEALTH PASS/MANAGED MA	2,033,518	384,614	444,112	490,820	86,317	210,559	65,480	31,659	260,238	27,751	31,967
K NJ MED ASSIST	1,448,546	0	181,672	119,977	104,825	39,194	19,901	13,400	63,712	93,603	812,262
L WORKER COMP	838,931	18,110	210,083	189,485	141,603	145,073	29,843	18,325	23,701	(1,111)	63,819
M	75,886	0	0	0	0	0	1,529	736	35,793	5,842	31,986
N MISC 3rd PARTIES/OTHER IP	1,148,547	25,985	50,286	45,371	52,449	56,716	45,350	49,686	125,124	28,970	668,610
P HAHN BC FLEX	26,775	0	6,758	3,376	0	912	924	0	4,962	2,742	7,101
S&W SELF PAY	7,528,938	54,614	762,267	848,084	599,551	610,421	899,597	502,945	1,471,464	(315,682)	2,095,678
TOTAL	83,411,361	10,894,172	19,801,104	11,978,012	6,884,875	4,322,445	5,470,934	3,398,080	6,072,756	2,308,211	12,280,772

(4)

(5)

(1) Amounts were traced into the Invision system generated report.

AGED BY DISCHARGE DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(3)											
3 MISC HMO CONTRACTS	14,810,207	1,916,375	2,798,651	3,196,512	2,108,063	1,291,968	1,192,264	738,405	1,057,751	326,531	183,589
4 INDUSTRIAL HEALTH	0	0	0	0	0	0	0	0	0	0	0
A PHILA BLUE CROSS	12,839,209	1,141,009	1,667,985	1,729,354	1,553,497	795,682	858,649	750,084	1,830,236	739,152	1,773,561
B BLUE CROSS- BANK & FED	144,692	0	0	0	0	15,015	0	0	111,594	12,386	5,697
C HMO PA/NJ	8,278,279	811,751	1,754,186	1,698,048	600,630	648,518	351,695	532,912	431,864	271,358	1,177,317
D DISCONTINUED	1,627	0	0	0	0	0	0	0	0	0	1,627
E COMMERCIAL	9,506,486	1,794,202	2,578,415	1,707,055	1,349,069	383,257	100,633	82,328	58,986	231,007	1,221,534
F&R MEDICARE	13,856,305	3,549,938	5,437,438	1,448,640	291,016	266,273	709,769	354,593	770,022	112,081	916,537
G PA MED ASSISTANCE	9,367,447	900,088	1,239,315	904,504	417,373	368,477	169,429	131,242	545,616	747,534	3,943,867
H PA MED ASSIST APPS	1,505,970	297,486	47,171	79,724	195,709	130,955	147,803	57,504	199,379	227,538	122,699
I HEALTH PASS/MANAGED MA	2,033,518	384,614	354,714	551,674	103,677	167,511	117,565	8,952	285,084	25,746	33,981
K NJ MED ASSIST	1,448,546	0	123,322	143,239	102,423	57,231	9,582	16,640	83,757	89,404	822,949
L WORKER COMP	838,931	18,110	207,218	163,804	163,822	151,396	29,846	18,316	23,711	(1,111)	63,819

CL 001099

M	75,886	0	0	0	0	0	1,478	786	35,793	1,743	36,086
N&Q MISC 3rd PARTIES/OTHER IP	1,148,547	25,985	50,286	31,917	54,834	18,976	12,665	89,593	104,769	58,815	700,708
P HAHN BC FLEX	26,775	0	6,758	3,376	0	912	924	0	4,962	2,742	7,101
S&W SELF PAY	7,528,938	54,614	612,333	825,488	571,956	494,919	465,975	508,980	1,553,679	(371,890)	2,812,884
TOTAL	83,411,361	10,894,172	16,877,791	12,483,435	7,512,068	4,791,091	4,168,275	3,290,335	7,097,201	2,473,037	13,823,955

(3)- C&L obtained amounts from the Invision system generated agings.

83,411,361 (4)

10,894,172 (5)

72,517,189 53-555

CL 001100

HAHNEMANN UNIVERSITY HOSPITAL
INPATIENT BAD DEBT RESERVE PERCENTAGES

CLASS	INHOUSE & DNFB	0-30/ FINAL BILLS	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
(2)										
3 MISC HMO CONTRACTS	0%	0%	5%	10%	15%	20%	25%	30%	50%	90%
4 INDUSTRIAL HEALTH	0%	0%	5%	10%	15%	25%	30%	40%	50%	90%
A PHILA BLUE CROSS	0%	0%	0%	0%	0%	5%	5%	5%	5%	10%
B BLUE CROSS- BANK & FED	0%	0%	0%	0%	0%	5%	5%	5%	5%	10%
C HMO PA/NJ	0%	0%	5%	10%	15%	25%	30%	40%	50%	90%
D DISCONTINUED	50%	50%	50%	50%	50%	50%	50%	75%	75%	90%
E COMMERCIAL INS	10%	10%	10%	10%	15%	15%	20%	20%	40%	50%
F MEDICARE	0%	0%	0%	0%	0%	5%	5%	5%	5%	10%
G PA MED ASSISTANCE	0%	10%	10%	10%	10%	10%	25%	25%	25%	25%
H PA MED ASSIST APPS	50%	25%	25%	25%	25%	25%	25%	25%	25%	25%
I HEALTH PASS/MANAGED MA	25%	25%	25%	25%	50%	50%	75%	75%	75%	90%
K NJ MED ASSIST	25%	10%	10%	25%	25%	50%	50%	75%	75%	90%
L WORKER COMP	10%	10%	10%	10%	10%	15%	15%	25%	25%	50%
M DISCONTINUED	50%	50%	50%	50%	50%	50%	50%	50%	50%	90%
N MISC 3rd PARTIES/OTHER IP	25%	20%	20%	25%	25%	30%	40%	50%	50%	50%
O DISCONTINUED	20%	20%	20%	20%	20%	25%	25%	50%	50%	50%
P HAHN BC FLEX	10%	10%	10%	10%	10%	25%	25%	25%	25%	25%
S SELF PAY	50%	50%	50%	60%	60%	70%	70%	80%	90%	100%

CL 001101

EXHIBIT 0118

HAHNEMANN UNIVERSITY HOSPITAL
OUTPATIENT BAD DEBT RESERVE CALCULATION
06/30/96

Note: The reserve calculation below is based on the aged by final billed date methodology.

PBC										
CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO	2,472,130	(1)*(2)*(4)= 53,895	49,185	102,313	133,372	98,095	133,017	614,544	377,867	909,841
4 INDUSTRIAL HEALTH	1,917	97	0	100	195	0	176	237	545	568
A PHILA BLUE CROSS	143,971	30,707	19,435	16,692	8,298	6,696	5,712	20,253	12,085	24,093
B BC- BANK & FED	36,879	5,439	2,396	2,921	1,277	1,920	2,541	2,618	2,857	14,910
C HMO PA/NJ	1,468,417	32,973	33,585	66,783	51,030	76,118	111,509	358,903	283,448	454,068
D PT BAL AFTER INS	9	0	0	0	0	0	0	0	9	0
E COMMERCIAL	512,621	89,514	74,693	40,671	28,317	27,513	18,237	47,110	31,562	155,004
F MEDICARE	166,440	0	0	0	6,429	4,998	4,716	29,638	6,730	113,930
G PA MED ASSIST	410,427	0	0	0	30,339	30,595	15,702	45,785	64,295	223,732
H PA MED ASSIST APPS	3,564	0	0	0	1,409	588	189	508	188	685
I HEALTH PASS	199,500	7,659	9,541	10,629	20,129	15,345	17,116	40,486	28,666	49,928
J DISCONTINUED	111	0	0	0	0	0	0	0	111	0
K NJ MED ASSIST	194,734	3,154	2,343	10,117	20,501	3,651	3,861	28,513	25,270	97,326
L WORKER COMP	808,451	34,442	46,934	47,584	42,575	32,023	36,141	76,259	74,538	417,954
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	362,051	13,553	6,374	2,578	10,004	8,274	6,406	53,639	54,621	206,603
O DISCONTINUED	131	0	0	0	0	0	0	0	0	131
P HAHN BC FLEX	18,987	2,127	1,556	1,055	597	600	1,188	1,150	4,265	6,449
Q DENTAL HEALTH PLAN	32,324	0	0	0	2,669	4,503	6,832	2,372	2,589	13,359
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	3,394,619	128,912	225,445	245,913	215,263	244,842	128,999	569,242	311,596	1,324,408
Total Reserve	10,227,284	402,473	471,486	547,356	572,404	555,758	492,342	1,891,237	1,281,239	4,012,990
	53-557									

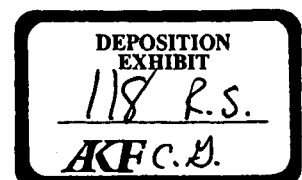
Note: The reserve calculation below is based on the aged by discharge date methodology.

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO	2,472,130	(3)*(2)*(4)= 53,895	49,185	102,313	133,372	98,095	133,017	614,544	377,867	909,841
4 INDUSTRIAL HEALTH	1,917	97	0	100	195	0	176	237	545	568
A PHILA BLUE CROSS	143,971	30,707	19,435	16,692	8,298	6,696	5,712	20,253	12,085	24,093
B BC- BANK & FED	36,879	5,439	2,396	2,921	1,277	1,920	2,541	2,618	2,857	14,910
C HMO PA/NJ	1,468,417	32,973	33,585	66,783	51,030	76,118	111,509	358,903	283,448	454,068
D PT BAL AFTER INS	9	0	0	0	0	0	0	0	9	0
E COMMERCIAL	512,621	89,514	74,693	40,671	28,317	27,513	18,237	47,110	31,562	155,004
F MEDICARE	166,440	0	0	0	6,429	4,998	4,716	29,638	6,730	113,930
G PA MED ASSIST	410,427	0	0	0	30,339	30,595	15,702	45,785	64,295	223,732
H PA MED ASSIST APPS	3,564	0	0	0	1,409	588	189	508	188	685
I HEALTH PASS	199,500	7,659	9,541	10,629	20,129	15,345	17,116	40,486	28,666	49,928
J DISCONTINUED	111	0	0	0	0	0	0	0	111	0
K NJ MED ASSIST	194,734	3,154	2,343	10,117	20,501	3,651	3,861	28,513	25,270	97,326
L WORKER COMP	808,451	34,442	46,934	47,584	42,575	32,023	36,141	76,259	74,538	417,954
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	362,051	13,553	6,374	2,578	10,004	8,274	6,406	53,639	54,621	206,603
O DISCONTINUED	131	0	0	0	0	0	0	0	0	131
P HAHN BC FLEX	18,987	2,127	1,556	1,055	597	600	1,188	1,150	4,265	6,449
Q DENTAL HEALTH PLAN	32,324	0	0	0	2,669	4,503	6,832	2,372	2,589	13,359
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	3,394,619	128,912	225,445	245,913	215,263	244,842	128,999	569,242	311,596	1,324,408
Total Reserve	10,227,284	402,473	471,486	547,356	572,404	555,758	492,342	1,891,237	1,281,239	4,012,990

Reserve difference due to change in historic aging methodology:

Reserve using final billed aging 10,227,284
Reserve using discharge date 10,227,284

Difference 0



CL 001103

HAHNEMANN UNIVERSITY HOSPITAL
ACCOUNTS RECEIVABLE AGING - OUTPATIENT (Net)
June 30, 1996

AGED FROM FINAL BILL DATE

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
	(1)*(2)									
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	588,474	108,783	47,914	58,411	25,545	38,408	50,815	52,357	57,137	149,104
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	1,894,922	447,571	373,467	203,354	141,587	110,050	72,949	157,032	78,905	310,008
F MEDICARE	3,315,505	428,167	442,201	255,639	128,588	99,952	94,312	592,755	134,597	1,139,295
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	337,401	30,638	38,163	42,518	40,258	30,690	22,822	44,985	31,851	55,476
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	31,165,051	4,238,878	3,995,141	3,440,929	2,528,195	2,011,580	1,521,777	3,889,598	2,498,027	7,040,925

AGED BY DISCHARGE DATE

CLASS	TOTAL	IH & DNFB (NET)	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365
	(3)*(2)									
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	588,474	108,783	47,914	58,411	25,545	38,408	50,815	52,357	57,137	149,104
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	1,894,922	447,571	373,467	203,354	141,587	110,050	72,949	157,032	78,905	310,008
F MEDICARE	3,315,505	428,167	442,201	255,639	128,588	99,952	94,312	592,755	134,597	1,139,295
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	337,401	30,638	38,163	42,518	40,258	30,690	22,822	44,985	31,851	55,476
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	0	0	0	0	0	0	0	0	0	0
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	0	0	0	0	0	0	0	0	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	31,165,051	4,238,878	3,995,141	3,440,929	2,528,195	2,011,580	1,521,777	3,889,598	2,498,027	7,040,925

CL 001104

HAHNEMANN UNIVERSITY HOSPITAL
ACCOUNTS RECEIVABLE AGING - OUTPATIENT (Gross) AGED FROM LAST PAYMENT DATE
June 30, 1996

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	735,593	135,979	59,893	73,014	31,931	48,010	63,519	65,446	71,421	186,380
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	2,368,653	559,464	466,833	254,193	176,984	137,563	91,186	196,290	98,631	387,510
F MEDICARE	8,573,457	1,157,207	1,078,539	623,509	389,660	302,885	285,795	1,796,227	407,869	2,531,767
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	1,163,450	105,648	131,597	146,614	138,822	105,829	78,695	155,120	109,830	191,295
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	3,097	0	0	0	0	215	430	731	1,075	645
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	564	0	0	0	0	0	0	564	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	37,873,562	5,182,017	4,830,258	3,978,337	2,929,613	2,326,982	1,800,504	5,256,848	2,884,364	8,684,640

53-555

(1) Amounts were traced into the Invision system generated report.

AGED BY REGISTRATION DATE

CLASS	TOTAL	0-30	31-60	61-90	91-120	121-150	151-180	181-270	271-365	365+
3 MISC HMO	7,225,571	1,077,910	983,703	1,023,126	889,149	490,475	332,543	877,920	539,810	1,010,935
4 INDUSTRIAL HEALTH	3,321	484	0	500	487	0	351	263	606	631
A PHILA BLUE CROSS	2,879,417	614,130	388,701	333,849	165,954	133,922	114,247	405,061	241,692	481,861
B BC- BANK & FED	735,593	135,979	59,893	73,014	31,931	48,010	63,519	65,446	71,421	186,380
C HMO PA/NJ	4,420,712	659,468	671,690	667,826	340,203	380,588	278,772	512,719	404,926	504,520
D PT BAL AFTER INS	10	0	0	0	0	0	0	0	10	0
E COMMERCIAL	2,368,653	559,464	466,833	254,193	176,984	137,563	91,186	196,290	98,631	387,510
F MEDICARE	8,573,457	1,157,207	1,078,539	623,509	389,660	302,885	285,795	1,796,227	407,869	2,531,767
G PA MED ASSIST	2,361,852	311,308	238,392	170,443	121,355	122,380	62,808	183,059	257,179	894,927
H PA MED ASSIST APPS	61,225	7,072	39,897	0	5,635	2,343	754	2,031	752	2,741
I HEALTH PASS	1,163,450	105,648	131,597	146,614	138,822	105,829	78,695	155,120	109,830	191,295
J DISCONTINUED	222	0	0	0	0	0	0	0	222	0
K NJ MED ASSIST	283,721	6,308	4,685	20,235	41,001	4,868	5,148	38,017	33,693	129,768
L WORKER COMP	1,806,163	172,210	234,671	190,337	170,299	128,093	144,566	152,518	149,076	464,394
M MAXICARE/GROUP HEALTH	3,097	0	0	0	0	215	430	731	1,075	645
N MISC 3rd PARTIES	823,281	67,764	31,869	10,311	40,017	27,581	16,016	107,279	109,239	413,206
O DISCONTINUED	263	0	0	0	0	0	0	0	0	263
P HAHN BC FLEX	107,955	21,273	15,560	10,548	5,966	2,398	4,753	4,602	17,059	25,796
Q DENTAL HEALTH PLAN	618,181	27,969	33,340	43,978	53,380	90,057	136,638	47,449	51,778	133,592
R RENAL MEDICARE	564	0	0	0	0	0	0	564	0	0
S&W SELF PAY	4,436,854	257,824	450,889	409,856	358,771	349,775	184,284	711,552	389,495	1,324,408
TOTAL	37,873,562	5,182,017	4,830,258	3,978,337	2,929,613	2,326,982	1,800,504	5,256,848	2,884,364	8,684,640

(3)- C&L obtained amounts from the Invision system generated agings.

HAHNEMANN UNIVERSITY
PERCENTAGES APPLIED TO DETERMINE OUTPATIENT NET A/R
[FOR CONTRACTUAL ALLOWANCES NOT TAKEN AT TIME OF BILLING]

FINANCIAL CLASS	% AVERAGE REIMBURSEMENT	COMMENTS
3	(2) 100.00%	
4	100.00%	(1) Percentages revised 7/27/95 & 4/12/96 (33% AND 41% RESPECTIVELY)
A	100.00%	
B	80.00% (1)	(2) Additional reserve required consistent with inpatient calculation - commercial A/R valued at 100% when billed; actual experience has been an 80% collection average.
C	100.00%	
D	100.00%	
E	80.00% (1), (2)	
F	37.00% (3)	(3) Percentage revised 6/17/96 from 41% to 37%
G	100.00%	
H	100.00%	
I	29.00%	
J	100.00%	

CL 001105

K		100.00%
L		100.00%
M		n/a
N		100.00%
O		100.00%
P		100.00%
Q		100.00%
R		n/a
S		100.00%
Z		100.00%

HAHNEMANN UNIVERSITY HOSPITAL
OUTPATIENT BAD DEBT RESERVE PERCENTAGES

CLASS	0-30	31-60	61-90	91-120	121-150	151-180	181-210	211-365	365+
(4)									
3 MISC HMO	5%	5%	10%	15%	20%	40%	70%	70%	90%
4 INDUSTRIAL HEALTH	20%	20%	20%	40%	50%	50%	90%	90%	90%
A PHILA BLUE CROSS	5%	5%	5%	5%	5%	5%	5%	5%	5%
B BC- BANK & FED	5%	5%	5%	5%	5%	5%	5%	5%	10%
C HMO PA/NJ	5%	5%	10%	15%	20%	40%	70%	70%	90%
D PT BAL AFTER INS	50%	50%	50%	75%	75%	90%	90%	90%	90%
E COMMERCIAL	20%	20%	20%	20%	25%	25%	30%	40%	50%
F MEDICARE	0%	0%	0%	5%	5%	5%	5%	5%	10%
G PA MED ASSIST	0%	0%	0%	25%	25%	25%	25%	25%	25%
H PA MED ASSIST APPS	0%	0%	0%	25%	25%	25%	25%	25%	25%
I HEALTH PASS	25%	25%	25%	50%	50%	75%	90%	90%	90%
J DISCONTINUED	20%	20%	25%	25%	25%	25%	50%	50%	50%
K NJ MED ASSIST	50%	50%	50%	50%	75%	75%	75%	75%	75%
L WORKER COMP	20%	20%	25%	25%	25%	25%	50%	50%	90%
M MAXICARE/GROUP HEALTH	50%	50%	50%	50%	50%	50%	50%	50%	50%
N MISC 3rd PARTIES	20%	20%	25%	25%	30%	40%	50%	50%	50%
O DISCONTINUED	20%	20%	20%	20%	25%	25%	50%	50%	50%
P HAHN BC FLEX	10%	10%	10%	10%	25%	25%	25%	25%	25%
Q DENTAL HEALTH PLAN	0%	0%	0%	5%	5%	5%	5%	5%	10%
R RENAL MEDICARE	20%	20%	20%	30%	35%	40%	50%	50%	55%
S&W SELF PAY	50%	50%	60%	60%	70%	70%	80%	80%	100%

CL 001107

EXHIBIT 0122

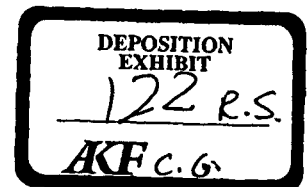
Item End A/R Adjustments

	<u>Unadjusted Balance</u>	<u>Adjustments</u>	<u>Final #s</u>
East Falls	\$ 6,496	\$ 3,900	\$ 10,396
Elkins Park	3,655	542	4,197
Bucks County	3,528	298	3,826
Antio City	<u>25,286</u>	<u>9,525</u>	<u>34,811</u>
	38,965	14,265	53,230
St. Christopher's	8,173	3,235	11,908
Allegheny University	<u>2,989</u>	<u>—</u>	<u>2,989</u>
	<u>\$ 50,627</u>	<u>\$ 17,500 (A)</u>	<u>\$ 68,127</u>

(A) Adjustments consist of the following:

.. 50% CRT	3,000
.. 40% CRT	4,000
.. East Falls PPE Reserve	2,500
.. University PPE Reserve	2,500
.. 40% " "	1,000
.. Capitalized interest - FY 96	2,500
.. " " - FY 95	<u>2,000</u>
	<u>\$ 17,500</u>

965575



TN RC013 01853

EXHIBIT 0125

SCHEDULE OF PATIENT ACCOUNTS RECEIVABLE
AS OF JUNE 30, 1996

	East Falls 0695	East Falls 0596	East Falls 0696	Elkins Park 0695	Elkins Park 0596	Elkins Park 0696	Bucks 0695	Bucks 0596	PHILADELPHIA 0695	PHILADELPHIA 0596	PHILADELPHIA 0696	CHICAGO 0695	CHICAGO 0596	CHICAGO 0696	Center City 0695	Center City 0596	Center City 0696	TOTAL 0695	TOTAL 0596	TOTAL 0696
INPATIENT																				
INHOUSE	9,285,939	9,977,367	1,393,364	1,449,325	2,173,831	1,791,176	1,721,964	1,307,645	803,247	11,880,348	7,898,730	8,378,288	24,814,558	22,538,641	2,267,533	48,872,155	43,897,514	41,211,788		
DNFB	15,598,200	4,830,621	1,171,175	3,798,308	1,616,041	5,135,560	2,830,528	1,132,591	306,805	4,213,722	3,868,086	1,142,831	21,702,244	10,562,440	13,277,037	50,142,002	26,000,786	27,251,400		
CHARGE DIFFS (PHONFB)	(16,188,745)	(16,812,690)	(11,411,285)	(3,274,281)	(2,500,870)	(7,829,247)	(2,887,338)	(1,385,205)	(1,772,278)	(12,143,841)	(8,086,532)	(7,247,267)	(27,783,124)	(21,115,078)	(25,151,381)	(64,307,428)	(47,870,388)	(41,211,788)		
OTHER RESERVES	(3,238,793)	(3,196,881)	(1,311,319)	(368,282)	(500,819)	(1,333,333)	(338,968)	(705,738)	(207,499)	(863,110)	(1,855,878)	(1,842,833)	(3,280,224)	(1,722,832)	(20,832)	(8,101,411)	(8,083,848)	(7,136,911)		
FUNAL BILLED	30,382,360	35,640,557	34,215,063	5,813,254	13,920,808	11,330,304	1,294,185	11,808,011	11,304,045	27,810,045	38,825,811	27,246,484	73,228,825	78,126,627	2,217,107	144,428,078	178,501,504	183,414,335		
FY96 REVENUE ADJ	0	2,000,000	0	0	108,000	0	0	268,000	0	0	750,000	0	0	0	0	0	0	3,142,000	0	
REVENUE ACCRUAL	183,843	183,843	(83,843)	0	0	0	0	0	0	0	0	0	0	0	0	183,843	183,843	(83,843)	0	
INVOICES OUTSTANDING	0	0	0	0	0	0	0	(1,000,000)	0	0	0	0	0	0	0	0	0	(1,000,000)	0	
UNRECORDED A/R	280,289	67,562	(16,501)	0	0	0	0	0	0	0	0	0	4,954	0	0	285,253	67,562	(16,501)	0	
SUBTOTAL INPATIENT	54,301,195	38,718,872	33,874,772	7,256,314	13,755,083	13,742,838	8,809,874	11,383,504	9,214,127	32,418,084	42,301,020	37,803,828	86,888,044	86,300,001	20,583,640	171,803,582	184,828,181	183,410,820		
OUTPATIENT																				
OUTPATIENT CONTROL	25,411,192	28,817,234	23,883,644	15,082,171	28,117,847	25,252,270	16,018,857	18,565,780	9,249,810	17,121,370	22,720,719	22,153,863	30,308,343	38,098,881	27,472,543	96,842,833	132,411,548	117,550,631		
CHARGE DIFFERENTIALS	(13,587,494)	(17,218,048)	(16,881,238)	(7,852,828)	(10,182,882)	(16,544,562)	(5,870,218)	(8,702,478)	(1,154,798)	(7,255,047)	(8,247,207)	(8,153,997)	(7,708,480)	(8,121,887)	(5,642,111)	(42,085,188)	(51,480,118)	(29,226,638)		
HOME HEALTH	350,489	356,288	401,137	833,886	838,034	813,328	272,805	354,467	224,881	0	0	0	0	0	0	1,321,300	1,546,768	1,640,044		
REVENUE ACCRUAL	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
TAC & SM	0	0	0	0	0	0	114,701	94,588	0	0	0	0	0	0	0	114,789	94,588	0	0	
MAP	0	0	0	0	0	0	0	0	0	0	0	0	136,417	116,802	2,433	136,417	116,802	(74,283)	0	
FY96 REVENUE ADJ	0	0	0	0	0	0	0	22,000	0	0	0	0	0	0	0	0	22,000	0	0	
OTHER RESERVES	(821,000)	0	0	(530,182)	(80,182)	0	(1,108,000)	(200,000)	0	(1,090,838)	0	(1,082)	1,465,560	1,053,560	1,843,560	(2,082,838)	773,388	(4,331,278)		
SUBTOTAL OUTPATIENT	11,343,187	13,057,478	13,496,534	7,302,867	15,080,127	14,360,016	4,931,430	10,154,319	8,093,812	8,807,320	13,473,508	13,070,861	34,188,840	31,116,858	29,360,385	56,183,884	83,467,078	83,888,020		
BPPI																				
INHOUSE	1,380,224	2,112,860	2,231,248	0	0	0	0	0	0	0	0	0	0	0	0	1,380,224	2,112,860	2,231,248		
DNFB	3,808,988	2,152,077	1,805,915	0	0	0	0	0	0	0	0	0	0	0	0	3,808,988	2,152,077	1,805,915		
CHARGE DIFFS (RUDNFB)	(1,887,478)	(1,881,887)	(1,526,145)	0	0	0	0	0	0	0	0	0	0	0	0	(1,887,478)	(1,881,887)	(1,526,145)		
OTHER RESERVES	(741,834)	(311,803)	(108,232)	0	0	0	0	0	0	0	0	0	0	0	0	(741,834)	(311,803)	(108,232)		
FUNAL BILLED	11,228,448	12,587,738	13,228,784	0	0	0	0	0	0	0	0	0	0	0	0	11,228,448	12,587,738	13,228,784		
SUBTOTAL BPPI	13,667,256	14,566,121	14,812,077	0	0	0	0	0	0	0	0	0	0	0	0	13,667,256	14,566,121	14,812,077		
RESERVE FOR BAD DEBT BP	(3,871,435)	(3,496,019)	(3,231,030)	(813,835)	(1,783,808)	(2,824,481)	(887,808)	(3,063,309)	(3,343,849)	(2,140,350)	(4,818,008)	(5,984,709)	(11,873,850)	(15,124,786)	(23,563,249)	(19,896,078)	(28,374,828)	(43,824,317)		
RESERVE FOR BAD DEBT OP	(2,182,780)	(4,845,811)	(5,195,731)	(585,871)	(1,478,287)	(1,832,141)	(302,535)	(1,438,378)	(880,141)	(2,104,964)	(3,803,243)	(3,557,859)	(5,954,285)	(8,885,109)	(11,227,384)	(11,328,448)	(18,847,838)	(27,155,018)		
CASH CLEARING	(444,317)	(5,111,589)	(4,573,814)	29,275	(2,911,692)	(2,234,345)	48,528	(2,224,828)	(243,816)	(1,658,888)	(2,524,118)	(4,242,427)	(245,358)	(3,232,768)	(827,448)	(2,370,581)	(18,054,772)	(8,811,575)		
HEALTH PARTNER ADVANCE	0	275,850	225,350	0	0	0	0	0	0	0	0	0	0	0	0	275,850	225,350	0		
PASS THROUGH	1,151,528	2,385,253	2,399,714	444,470	134,147	142,284	(13,164)	(19,701)	(18,721)	2,228,888	1,158,567	1,051,178	1,432,858	1,970,302	8,833,188	5,241,728	8,818,088	287,375		
PIP ACCOUNTS	(354,832)	8,800,869	10,302,400	(2,681,040)	411,379	378,136	(1,258,343)	277,807	(5,839)	(1,814,788)	2,583,728	1,119,054	(3,144,328)	6,589,328	(3,677,278)	(28,351,301)	16,438,008	(288,888)		
NORTHEAST CASH ADVANCE	(285,043)	(448,423)	(301,751)	0	0	0	0	0	0	0	0	0	0	0	0	(285,043)	(448,423)	(301,751)		
ACCR PAYMENT TO PHYSICIANS	(70,436)	35,185	0	0	0	0	(83,721)	150,000	(45,880)	0	0	0	0	0	0	(164,168)	165,186	(4,088)		
LEGAL ACCOUNTS RECEIVABLE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
REFUNDS	(12,762)	(11,307)	(11,267)	44	10,480	(14,081)	827	12,040	(2,890)	13,021	(4,354)	(1,271)	182,770	388,860	388,860	188,878	401,400	(17,877)		
A/R BEFORE CRA'S	53,430,518	(7,031,126)	82,400,571	11,382,224	23,858,960	22,221,968	10,738,179	15,401,583	(7,518,354)	35,649,314	48,250,168	43,878,907	73,083,288	98,832,230	78,894,629	164,301,524	249,473,488	241,158,228		
CRA'S	(5,334,218)	(3,483,278)	(4,437,848)	(1,117,783)	(838,978)	(884,320)	(128,571)	(413,081)	(506,124)	(5,468,871)	(8,000,342)	(1,832,464)	(10,818,347)	(10,818,510)	240,325	(23,966,788)	(21,335,180)	(6,718,031)		
NET PATIENT A/R	47,096,300	36,547,832	57,962,723	10,264,441	23,019,982	21,337,648	10,609,608	14,988,502	(7,011,230)	30,180,443	40,249,826	42,046,443	62,264,941	88,013,720	79,534,354	140,334,736	228,138,308	234,440,197		

TN RC014 01181

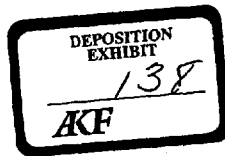
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EXHIBIT 0138

II.A.B.f.

Analysis of Past Statute Writeoffs

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
October 1996:									
Hahnemann	4,958,557	706,908	5,665,465	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,961	14,263,697	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,726
Total	11,171,293	8,757,869	19,929,162	0	4,685,971	4,685,971	11,171,293	4,071,898	15,243,191
November 1996:									
Hahnemann	7,046,687	4,138,545	11,185,232	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518	7,207,935	0	1,021,552	1,021,552	5,806,417	379,966	6,186,383
Total	13,443,265	5,800,789	19,244,054	60,049	1,221,286	1,281,335	13,383,216	4,579,503	17,962,719
March 1997:									
St. Chris	2,662,312	3,276,065	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207	4,247,787	4,386,994	7,994	3,587,600	3,595,594	131,213	660,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
Total	7,500,027	15,017,481	22,517,508	7,994	7,956,472	7,964,466	7,492,033	7,061,009	14,553,042
June 1997:									
Elkins Park	4,181,069	10,589,272	14,770,341	0	5,659,696	5,659,696	4,181,069	4,929,576	9,110,645
EPPI	3,586,462	0	3,586,462	0	0	0	3,586,462	0	3,586,462
Total	7,767,531	10,589,272	18,356,803	0	5,659,696	5,659,696	7,767,531	4,929,576	12,697,107
TOTAL	39,882,116	40,165,411	80,047,527	68,043	19,523,425	19,591,468	39,814,073	20,641,986	60,456,059



Mivento Kristen during FY97
audit

MEDICAL COLLEGE HOSPITALS

18-Aug-97

MCC - EPPI

SUMMARY OF A/R TRANSACTION SUMMARY

For month of: June 30, 1997

TRANSACTION CODE (I/P)	REVISED DESCRIPTION	MONTHLY AMOUNT
	71701 PAST STATUTE-BC	540,315.64 *
	71705 PAST STATUTE-MA	2,055,390.82 *
	71707 PAST STATUTE-MGD MA	989,205.36 *
	71709 PAST STATUTE-COMM	1,550.00 *

Analysis of Past Statute Writeoffs

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
October 1996:									
Hahneemann	4,958,557	706,908	5,665,465 ✓	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,961	14,263,697	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,726
Total	11,171,293	8,757,869	19,929,162	0	4,685,971	4,685,971	11,171,293	4,071,898	15,243,191
November 1996:									
Hahneemann	7,046,687	4,138,545	11,185,232 ✓	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518 ✓	7,207,935	0	1,021,552	1,021,552	5,806,417	379,966	6,186,383
Total	13,443,265	5,800,789	19,244,054	60,049	1,221,286	1,281,335	13,383,216	4,579,503	17,962,719
March 1997:									
St. Chris	2,662,312	3,276,065	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207 ✓	4,247,787 ✓	4,386,994	7,994	3,587,600	3,595,594	131,213	660,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
Total	7,500,027	15,017,481	22,517,508	7,994	7,956,472	7,964,466	7,492,033	7,061,009	14,553,042
TOTAL	32,114,585	29,576,139	61,690,724	68,043	13,863,729	13,931,772	32,046,542	15,712,410	47,758,952

To: Robin Schaffer
From: Cathy Gall

1 pg

ATTACHMENT 2

**HERE - ACCOUNTS RECEIVABLE
PAST STATUTE PROJECT - PHASES 1 & 2
SUMMARY**

PAYOR	SL Chds	FACILITY & W/O AMOUNT	HVH	MCC	Total
Med Assist	58,708,198		\$7,449,390	\$4,596,059	\$18,751,647
Blue Cross	2,297,030		1,056,111	892,240	4,245,381
Medicare	731,966		494,136	0	1,226,102
Commercial	394,082		440,424	0	834,486
Managed Care	4,998,432		7,410,636	1,719,636	14,128,704
total	\$15,127,668		\$16,850,697	\$7,207,935	\$39,186,320

EST REMAINING PAST STATUTE AMOUNTS

PAYOR	HVH	MCC	FACILITY & EST AMOUNT	Bucks	St Chris	Elkins	Total
Med Assist	\$0	\$0	\$3,285,310	\$1,059,134	\$0	\$763,231	\$5,107,675
Blue Cross	0	0	669,269	1,796,073	0	1,887,077	4,352,419
Medicare	0	152,183	29,685	504,498	0	1,325,111	2,011,477
Commercial	0	806,351	1,550	548,018	0	557,963	1,913,882
Managed Care	0	3,720,084	1,781,473	2,943,752	0	142,049	8,589,358
total	\$0	\$4,678,618	\$5,799,287	\$6,851,475	\$0	\$4,673,431	\$21,974,811

Source: MCC & EPH as of 10-31-98

Source: DB, Chds, Elms - ACTUAL amounts dated 10-31-98 (includes outstanding contributions)

**REMAINING PATCOM BALANCES AT 11-30-98
(DO NOT INCLUDE AMOUNTS IDENTIFIED ABOVE)**

	Bucks	SL Chds	Elms	Total
Med Assist	\$363,901	\$358,305	\$481,329	\$1,203,535
Blue Cross	534,724	2,116,185	1,347,453	3,998,362
Medicare	1,260,605	524,921	1,870,579	3,656,105
Commercial	1,284,879	886,110	1,824,334	3,995,323
Managed Care	1,027,849	1,170,791	3,278,032	5,476,672
Guar/Other	926,381	1,147,608	1,979,163	4,053,152
total	\$5,398,339	\$6,203,920	\$9,890,890	\$22,383,149

12/19/96

DBR-RS-0066

ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services
 From: William Gedman, Manager - Financial Reporting *Bill*
 Date: April 2, 1997
 Subject: March 1997 Past Statute Writeoff

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of March 1997. The total writeoff amount was \$22,517,508. Following is a summary of adjustment totals by facility. The MCC transaction code totals were verified to the March AR Transaction Summary reports, and the St. Chris and Bucks overall totals were obtained from PATCOM system reports.

MCC

Transaction Code	Description	Amount
71702	Blue Cross OP -	\$ 2,759
71703	Medicare IP	37,796
71704	Medicare OP	120,616 ✓
71705	Med Assist IP	48,067
71706	Med Assist OP	513
71707	Mgd Care IP	13,373
71708	Mgd Care OP	3,591,690 ✓
71709	Comm IP	39,971 100%
71710	Comm OP	532,209
		\$4,386,994

What about OK

St. Chris
 All payors \$5,938,377 per Patcom 5/9/95.90

Bucks
 All payors \$12,192,137 2/97 Chazediff 436,092

If you have any questions, or need additional information - please feel free to call me at x5136.

cc: Russ Laing
 Carole Bailey
 Lora Franz
 Dan Thiry
 Kim Wilkinson
 Robin Schaffer

MCP
71708 Mgd Care OP

FC "C"	2600.17	80%
FC "E"	647800.00	64%
FC "H"	391,300.00	52%
FC "I"	44600.00	100%
FC "S"	1,551,100	100%
FC "G"	219,300	16%
FC "D"	812,900	100%
	<u>3,587,400</u>	

ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services
 From: William Gedman, Manager - Financial Reporting *Bill*
 Date: November 1, 1996
 Subject: Status: Projected Past Statute Project

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of October 1996. The following is a list of transaction codes used, dollar amounts of adjustments entered, and adjustment totals by facility. The Hahnemann totals were verified to the October AR Transaction Summary Report, and the St. Chris totals were obtained from Cash Application. The St. Chris AR Transaction Summary Report is not available to review until sometime next week.

Facility	Trans Code	Description	Amount
Hahnemann	1022321	Past Statute - MA IP -NO	\$4,958,556.51 ✓ to AIR trans
	1022323	Past Statute - MA OP -NO	<u>706,908.19</u> ✓ to AIR trans
		Total	\$5,665,464.70
St. Chris	W021	Blue Cross - IP	\$1,368,624.49 ✓ to AIR trans Recap
	W022	Blue Cross - OP	252,220.87 ✓ " " " "
	W141	Commercial - IP	391,367.54 ✓ " " " "
	W142	Commercial - OP	66,129.26
	W191	HMO Other - IP	2,131,471.60 ✓
	W192	HMO Other - OP	2,719,218.49 ✓
	W271	MA - IP	2,292,205.52 AIR trans 2,293,939
	W272	MA - OP	4,513,667.14
	W291	Medicare - IP	29,065.68 ✓
	W292	Medicare - OP	<u>499,725.90</u> ✓
		Total	\$14,263,696.49
		Grand Total	\$19,929,161.19

4/96 change diff

If you have any questions, or need additional information about the transactions - please feel free to call me at x5136.

cc: Carole Bailey
 Lora Franz
 Russ Laing
 Jeff Tomchik
 Kim Wilkinson

PAST STATUTE - PHASE 2

November 1996

	IP	OR	TOTAL
1. St. Chris - PATCOM	590	261	1,502,072
2. <u>HUH</u>			

Payor

Med Assist	1,257,345 ^{NO}	526,580 ^{NO}	1,783,925
Blue Cross	877,686 ^{NO}	178,425 ^{NO}	1,056,111
Medicare	203,122 ^{NO}	291,014 ^{NO}	494,136
Commercial	20% 300,246	140,178 ^{NO}	440,424
Managed Care	<u>4,408,288</u>	<u>3,002,348</u>	<u>7,410,636</u>
total	7,046,687	4,138,545	11,185,232

4. MCPPayor

Med Assist	3,600,533 ^{NO}	995,528 ^{NO}	4,596,059
Blue Cross	486,248	39,405,992	892,240
Medicare	n/a	n/a	n/a
Commercial	n/a	n/a	n/a
Managed Care	<u>1,719,636</u>	<u>n/a</u>	<u>1,719,636</u>
total	5,806,417	1,401,518	7,207,935

Grand Total

19,895,239

INCOME to BD Allow \$ 527
 4000 5370 to BD Allow \$ 215,171

facsimile
TRANSMITTAL

to: ROBINS.

fax #: 215-339-3239

re: PAST STAT PHASE 2

date: 12-3-96

pages: 3, including this cover sheet

message:

GO TO BOOKBINDERS FOR DINNER (ORIGINAL)

Out of periods

HUH \$1.8m

MCC 1.4m

EPI in m

BCC 211

SCHC 189

EPC in m

From the desk of...

BILL GEDMAN

Patient Financial Services

AHERF

320 E. North Avenue
Pittsburgh, PA 15212

Phone: 412/330- 5136

Fax: 412/330- _____

Please note that the information contained in this transmission is confidential and meant only for the party(ies) named herein. Please deliver to the appropriate party(ies) immediately upon receipt.

DBR-RS-0070

ALLEGHENY HEALTH, EDUCATION AND RESEARCH FOUNDATION

MEMORANDUM

To: Gregory M. Snow, Vice President - Patient Financial Services
From: William Gedman, Manager - Financial Reporting *Bill*
Date: December 2, 1996
Subject: Status: Past Statute Project

I am writing to provide you with an update pertaining to the Past Statute writeoffs completed in the month of November 1996. The following is a list of the dollar amounts of adjustments posted by facility. The HUH and MCC totals by payor were verified to the November AR Transaction Summary Reports, and the St. Chris total was obtained from Cash Application. The grand total for the month was \$19,895,239.

If you have any questions, or need additional information about the transactions - please feel free to call me at x5136.

cc: Carole Bailey
Phil Brooks
Sandy Burton
Lora Franz
Russ Laing
Jeff Tomchik
Kris Wiel
Kim Wilkinson

EXHIBIT 0149

AHERF

**Allegheny Health, Education
and Research Foundation**

*D.L. Clark Building, 4th Floor
Pittsburgh, Pennsylvania 15212*

MEMORANDUM

TO: Russell G. Laing
Director, Financial Reporting

FROM: Daniel J. Cancelmi
Senior Director, Financial Services */DK*

DATE: June 10, 1997

SUBJECT: DVR Revenue-Response To June 3, 1997 Memo

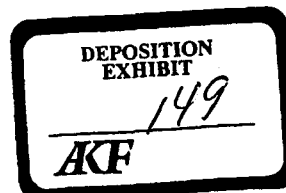
In response to your memo dated June 3, 1997, which expressed your concerns about various items in the Delaware Valley Hospitals April 1997 Financial Statement Results memo, the following information attempts to address those issues:

- **Bad Debt Expense**

During fiscal year 1997, it was decided that bad debt expense would be recorded at budgeted amounts due to the volatility resulting from growing patient receivable balances and the inconsistent methodologies among disparate calculations. At that time, a streamlined bad debt reserve methodology was developed for all the Delaware Valley Hospitals, which it was agreed would be utilized once the bad debt reserve shortfall was eliminated.

In your memo, you indicated that the cumulative shortfall in the bad debt reserve is increasing due to the lack of an adequate bad debt provision. It should be noted that steps have been taken to reduce the shortfall. A creative way was recently developed to record \$50 million of reserves on the various Graduate entities, which were subsequently transferred to the Delaware Valley hospitals (during March and April 1997) to help reduce the bad debt reserve shortfall that had increased to \$62.3 million as of March 31, 1997. Coopers & Lybrand has accepted this proposal to transfer the \$50 million of reserves from Graduate. Otherwise, we may have faced an insurmountable shortfall that C&L may not have signed off on.

In my memorandum dated May 1, 1997 to Chuck Morrison (refer to Attachment F), the current status of the bad debt reserve shortfall and the transfer of the Graduate reserves to reduce the shortfall was discussed. Once the total reserve shortfall is eliminated, bad debt expense will be recorded under the new reserve methodology.



TN RC013 02475

• **Out-of-Period Adjustments**

The presentation of the out-of-period adjustments was not intended to suggest that April 1997 net revenue was reduced by the amount of these adjustments. Rather, it is clearly noted on Attachments A-E that Medicaid adjustments may be attributable to reclasses from a MA applicant financial class, which are reserved by General Accounting and do not effect the bottom line. (Refer to Attachments A-E). In addition, a summary was provided on these attachments noting that PFSG had provided explanations for certain of the out-of period adjustments. These explanations included issues such as UR Denials, USHC threshold issues, etc.

• **Accounts At Gross**

General Accounting is keenly aware of the cumulative amount of accounts which were at gross in prior months. However, the concern is that the accounts at gross have not decreased substantially despite the out of period adjustments we have realized to date. In fact, the accounts at gross number have increased from \$7.1 million at March 31, 1997 to \$8.3 million at April 30, 1997. This increase could be attributable to accounts previously classified as Self Pay, MA Applicant, and Commercial that have been reclassified to other payers. Self Pay, MA Applicant and Commercial financial classes are not included in the PFSG total of account balances at gross and potentially in need of adjustment; therefore, if financial class changes are made from these categories and not contractualized in the month the reclass is made, the accounts at gross number will increase. Chuck Morrison recently inquired as to why the amount of accounts at gross increased in April. I suggested to him that one potential reason for the increase is this financial class change issue. However, I did point out that PFSG has been quite diligent in recent months in identifying and manually contractualizing the accounts.

The level of accounts at gross that needed contractualized as set forth in your March 11, 1997 memo was considered for a potential adjustment. However, due to insufficient profitability levels and available reserves, a determination was made to not manually contractualize those accounts. Hopefully, the majority of the remaining balances will be contractualized as the accounts are paid in the next several months so that a year-end audit issue does not arise. I did mention to Chuck that we will probably always have a certain level of accounts at gross even after the backlog is disposed of. An attempt to identify and manually contractualize every single account at gross is probably not cost beneficial. At some point, we should evaluate and decide what is an acceptable level on a going forward basis (i.e., a level of \$2 million of accounts at gross may be deemed acceptable).

Russ, these are certainly difficult issues to analyze and resolve and report the results thereof. I do believe the communication channels between our departments have improved tremendously over the past several months, which has resulted in a more timely identification and resolution of issues. I welcome any further suggestions you have on how to deal with and report these and any other revenue issues on a going forward basis.

If you have any questions or concerns, please contact me at your convenience.

Attachments

cc: David McConnell
Joe Dionisio
Chuck Morrison
Chuck Lisman
Bill Gedman
Robin Schaffer

TN RC013 02478

**ALLEGHENY UNIVERSITY HOSPITALS-MCP
PRIOR MONTH OR PERIOD ALLOWANCES
RECORDED IN APRIL 1997**

Attachment A

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
71200	MEDICAID ADJUSTMENT	\$649,680
70210	MC-B ADJUSTMENT	129,616
71210	MEDICAID ADJUSTMENT	114,972
76500	UR DENIAL	91,135
73800	HMO/PPO ADJUSTMENT	79,667
70030	BC ADJUSTMENT	69,790
71010	MEDICARE ADJUSTMENT	64,885
71111	MEDICARE ADJUSTMENT - PY	51,060
73010	MANAGED MA ADJUSTMENT	50,744
73810	HMO CAP	41,733
73050	HEALTH PARTNER	32,532
71000	MEDICARE ADJUSTMENT	26,916
73830	KHPE ADJUSTMENT	26,298
74101	SELF PAY/CC	5,648
73931	KHPE ADJUSTMENT - PY	3,472
72013	POLICY ADJUSTMENT	3,374
70000	BC ADJUSTMENT	2,728
71373	OAKTREE ADJUSTMENT	(552)
72701	MCP CARE - OP	(4,740)
71220	MEDICAID OOS ADJUSTMENT	(10,102)
73200	NO FAULT ADJUST	(13,769)
73068	HEALTHPASS ADJUST	(19,212)
70803	DC33 ADJUSTMENT	(20,044)
71030	MEDICARE ADJUSTMENT	(45,947)
70121	BC ADJUSTMENT - PY	(46,553)
71311	MEDICAID ADJUSTMENT - PY	(50,353)
71705	PAST STATUTE - MA	(52,645)
TOTAL		<u><u>\$1,180,331</u></u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

MA Applicants	\$524
UR denials	138
Late charges	96
Registration/financial class changes	35
USHC threshold issue	30
Other	40
Total	<u><u>\$863 *</u></u>

* This represents the amount of the out of periods reviewed from the total.

**ALLEGHENY UNIVERSITY HOSPITALS-MCP (EPPD)
PRIOR MONTH OR PERIOD ALLOWANCES
RECORDED IN APRIL 1997**

Attachment B

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
70300	MA ADJUSTMENT	5549,028
73041	UR DENIAL	342,265
70803	DC33 ALLOWANCE	221,328
70100	MC ADJUSTMENT	119,056
74101	SELF/CHARITY CARE	31,878
70002	BLUE CROSS ADJUSTMENT	29,610
70430	MANAGED MA ADJUST	19,734
71881	HEALTH PARTNER ADJUSTMENT	16,023
70800	HMO/PPO ADJUSTMENT	15,156
70200	MC-B ADJUSTMENT	13,662
70000	BLUE CROSS ADJUSTMENT	7,154
70001	BLUE CROSS ADJUSTMENT	6,355
70210	MC ADJUSTMENT	2,019
70441	HEALTHPASS ADJUSTMENT	1,267
70443	MANAGED MA ADJUSTMENT	179
TOTAL		<u><u>\$1,374,714</u></u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

Registration/financial class changes	\$486
UR Denials	362
MA Applicants	43
Other	16
Total	<u><u>\$907 *</u></u>

*This represents the amount of the out of periods reviewed from the total.

**ALLEGHENY UNIVERSITY HOSPITALS-ELKINS PARK
PRIOR MONTH OR PERIOD ALLOWANCES
RECORDED IN APRIL 1997**

Attachment C

<u>TRANS CODE</u>	<u>DESCRIPTION</u>	<u>AMOUNT</u>
1021109	MEDICARE ADJUSTMENT	\$118,080
1022409	CAPITATED SERVICE - DC33	79,501
1021209	PA MA ADJUSTMENT	55,247
1024309	UR DENIAL ADJUSTMENT	50,959
1021009	BLUE CROSS ADJUSTMENT	26,496
1022289	KEYSTONE ADJUSTMENT	15,633
1022329	MERCY HEALTH ADJUSTMENT	13,953
1022009	OTHER HMO/PPO ADJUSTMENT	10,497
1021509	WORKER'S COMP ADJUSTMENT	9,000
10211191	MEDICARE PART B ADJUSTMENT	6,684
1022229	HEALTH PASS ADJUSTMENT	6,449
1026090	NON-COVD LAB SERVICES	6,072
1021419	INSURANCE PROMPT PAY ADJUSTMENT	4,873
1024029	ADMIN COURTESY ADJUSTMENT	4,286
1022109	CIGNA ADJUSTMENT	3,445
1022209	HEALTH PARTNERS ADJUSTMENT	966
1021549	WORKER'S COMP PHILA ADJUSTMENT	412
1022169	GREATER ATLANTIC ADJUSTMENT	(579)
1022049	AETNA ADJUSTMENT	(4,068)
1025412	DC33 - ALLOWANCE CY	(4,085)
TOTAL		<u>\$403,821</u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

Registration/financial class changes	\$184
UR denials	51
MA applicants	37
USHC threshold issue	26
Total	<u>\$298</u>

* This represents the amount of the out of periods reviewed from the total.

TN RC013 02479

ALLEGHENY UNIVERSITY HOSPITALS-BUCKS COUNTY
PRIOR MONTH OR PERIOD ALLOWANCES
RECORDED IN APRIL 1997

Attachment D

TRANS CODE	DESCRIPTION	AMOUNT
1022409	US HEALTHCARE ADJUSTMENT	
1024309	UR DENIAL ADJUSTMENT	\$102,096
1021209	PA MA ADJUSTMENT	63,786
1021009	BLUE CROSS ADJUSTMENT	32,824
1022009	OTHER HMO/PPO ADJUSTMENT	31,513
1021119	MEDICARE PART B ADJUSTMENT	14,711
1022169	GREATER ATLANTIC ADJUSTMENT	12,236
1024069	AUTOMOBILE INS. ADJUSTMENT	10,902
1021509	HEALTHCARE SERVICE CK#013578	3,404
1024130	SELF PAY CHARITY CARE ADJUSTMENT	2,226
1022209	HEALTH PARTNER ADJUSTMENT	2,112
1021739	INSTITUTIONAL ADJUSTMENT	810
1024029	ADMIN. COURTESY ADJUSTMENT	440
1022329	MERCY HEALTH ADJUSTMENT	36
1022029	AETNA HEALTH PARTNERS	(711)
1022129	FIRST OHIO ADJUSTMENT	(775)
1022109	CIGNA ADJUSTMENT	(3,967)
1021109	MEDICARE ADJUSTMENT	(6,264)
1022289	INS PAID ALREADY - SCALLAN	(21,184)
1022049	AETNA ADJUSTMENT	(34,427)
		<u>(55,124)</u>
	TOTAL	<u>\$154,644</u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:		
UR denials		564
USHC threshold issue		60
Registration/financial class changes		(44)
MA applicants		14
Other		27
	Total	<u>\$121</u>
* This represents the amount of the out of periods reviewed from the total.		

TN RC013 02480

**ST. CHRISTOPHER'S HOSPITAL FOR CHILDREN
PRIOR MONTH OR PERIOD ALLOWANCES
RECORDED IN APRIL 1997**

Attachment E

TRANS CODE	DESCRIPTION	AMOUNT
1022409	USHC ADJUSTMENT	\$181,663
1022329	MERCY HEALTH ADJUST	173,430
1021219	OTHER MA ADJUSTMENT	80,232
1021209	PA MA ADJUSTMENT	71,033
1022289	KHPE ADJUSTMENT	54,303
1024309	UR DENIAL	40,740
1022209	HEALTH PARTNERS	13,232
1022049	AETNA ADJUSTMENT	5,838
1022009	OTHER HMO/PPO	3,246
1024130	SELF-PAY CHARITY CARE ADJUSTMENT	2,061
1024029	ADMIN COURTESY ADJUST	900
1024189	HILL BURTON ADJUST (CHARITY CARE)	338
1025412	DC33 ADJUST-CY	175
1022169	GREATER ATLANTIC ADJUST	166
1022109	CIGNA ADJUSTMENT	(539)
1022249	HIP OF NJ ADJUSTMENT	(773)
1022229	HEALTH PASS ADJUST	(1,925)
1021009	BC ADJUSTMENT	(6,379)
1021109	MC ADJUSTMENT	(48,866)
TOTAL		<u>\$568,475</u>

Note: MA prior month or period allowances may be due to reclasses from a MA Applicant financial class. MA Applicant accounts receivable is reserved for by general accounting; therefore, there would be no bottom line impact for these financial class changes.

Below is a summary of information provided by PFSG to explain certain of the above out of period adjustments:

USHC threshold issue	\$104
Registration/financial class changes	97
MA applicants	95
UR denials	79
Total	<u>\$375 *</u>

* This represents the amount of the out of periods reviewed from the total.

TN RC013 02481

AHERF

*Allegheny Health, Education and
Research Foundation*

*D.L. Clark Building, 4th Floor
Pittsburgh, Pennsylvania 15212*

Attachment F

Memorandum

TO: Charles P. Morrison
Senior Vice President, Chief Financial Officer - DV

FROM: Daniel J. Cancelmi
Senior Director, Financial Services */DK*

DATE: May 1, 1997

SUBJECT: Delaware Valley Bad Debt Reserve Shortfall

In anticipation of year-end reporting concerns related to the Delaware Valley bad debt reserve shortfall position, various adjustments to the bad debt reserve accounts were processed in March 1997 to alleviate the shortfall.

First, in March 1997, Patient Accounting personnel wrote off old outstanding past statute and PATCOM system account balances of approximately \$22.5 million. The year-to-date amount of accounts written off by Patient Accounting through March now approximates \$61.7 million. It is anticipated that an additional \$20 million of accounts will be written off in the fourth quarter. Refer to Attachment A for a summary of the year-to-date writeoffs processed by Patient Accounting.

The second set of adjustments consisted of \$25 million of reserves being transferred to the Delaware Valley hospitals in March 1997 that were initially earmarked for the Graduate hospitals. It should be noted that an additional \$25 million of Graduate reserves will be transferred to the Delaware Valley hospitals in the fourth quarter. Accordingly, by year-end Graduate reserves of \$50 million will have been transferred to the Delaware Valley hospitals.

The third set of adjustments recorded in March 1997 consisted of reclassing \$9.7 million of September 1996 patient revenue adjustments to the bad debt reserve accounts. As you may recall, these adjustments were initially recorded in September 1996 since the revenue results at that time appeared unusually low. The September adjustments were initially recorded in the balance sheet contractual allowance accounts (i.e., a debit to the contractual allowance accounts and a credit to patient revenue) and reclassified as a debit to the bad debt reserve accounts in March 1997.

TN RC013 02482

Charles P. Morrison
May 1, 1997
Page 2

The following is a summary of the bad debt reserve shortfall as of March 31, 1997 before and after the impact of the aforementioned adjustments. It should be noted that the following estimated required bad debt reserve levels is predicated on the new streamlined reserve methodology that we have discussed in the past.

(\$ in 000s)

	<u>Required Bad Debt Reserve</u>	<u>Unadjusted General Ledger Bad Debt (Reserve) Debit</u>	<u>Unadjusted Shortfall</u>	<u>Unsubstantiated Revenue Reclass</u>	<u>Graduate Reserves</u>	<u>Adjusted Shortfall</u>
Bucks County	\$ (4,370)	\$3,772	\$8,142	\$188	\$ (3,000)	\$5,330
Elkins Park	(14,426)	(4,779)	9,647	1,072	(3,000)	7,719
Hahnemann	(33,458)	(19,558)	13,900	5,729	(5,000)	14,629
MCP	(21,542)	(2,624)	18,918	1,113	(8,000)	12,031
St. Christopher's	(9,713)	1,978	11,691	1,597	(6,000)	7,288
	<u>\$ (83,509)</u>	<u>\$ (21,211)</u>	<u>\$ 62,298</u>	<u>\$ 9,699</u>	<u>\$ (25,000)</u>	<u>\$ 46,997</u>

When the additional Graduate reserves are transferred to the Delaware Valley in the fourth quarter, the \$46.9 million shortfall will be reduced by \$25 million.

If you have any questions or need additional information, please contact me at your convenience.

Attachment

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cc: Joe Dionisio
Steve Spargo
Greg Snow
Al Adamczak
Chuck Lisman
Robin Schaffer

TN RC013 02483

Attachment A

Analysis of Past Statute Writeoffs

Corp	Past Statute Writeoffs			Reserves on Past Statute Accounts			Net Unreserved Balances Written Off		
	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total	Inpatient	Outpatient	Total
October 1996:									
Hahnemann	4,958,557	706,908	5,665,465	0	0	0	4,958,557	706,908	5,665,465
St. Chris	6,212,736	8,050,981	14,263,697	0	4,685,971	4,685,971	6,212,736	3,364,990	9,577,726
Total	11,171,293	8,757,869	19,929,162	0	4,685,971	4,685,971	11,171,293	4,071,898	15,243,191
November 1996:									
Hahnemann	7,046,887	4,138,545	11,185,232	60,049	199,734	259,783	6,986,638	3,938,811	10,925,449
St. Chris	590,161	260,726	850,887	0	0	0	590,161	260,726	850,887
MCP	5,806,417	1,401,518	7,207,935	0	1,021,552	1,021,552	5,806,417	379,966	6,186,383
Total	13,443,265	5,800,789	19,244,054	60,049	1,221,286	1,281,335	13,383,216	4,579,503	17,962,719
March 1997:									
St. Chris	2,662,312	3,276,065	5,938,377	0	0	0	2,662,312	3,276,065	5,938,377
MCP	139,207	4,247,787	4,386,994	7,994	3,587,600	3,595,594	131,213	680,187	791,400
Bucks County	4,698,508	7,493,629	12,192,137	0	4,368,872	4,368,872	4,698,508	3,124,757	7,823,265
Total	7,500,027	15,017,481	22,517,508	7,994	7,956,472	7,964,466	7,492,033	7,081,009	14,553,042
TOTAL	32,114,585	29,576,139	61,690,724	68,043	13,863,729	13,931,772	32,046,542	15,712,410	47,758,952

TN RC013 02464

EXHIBIT 0154